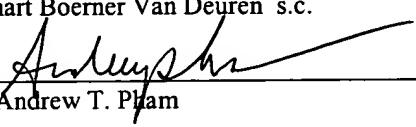




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Reinhart Boerner Van Deuren s.c.

By: 

Andrew T. Pham

Date: March 16, 2004

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PATENT APPLICATION
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: FIRMIN BACKER

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MAR 23 2004

GROUP 3600

In re application of: Dushyant)
Sharma, et al.)
Application No: 09/543,938)
Filed: 04/06/2000)
Confirmation No.)
Attorney Docket No. 6582-RCE)
Customer No. 22922)

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEMS AND
PROCESSES

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 16, 2004

AMENDMENT E

Sir:

In response to the Office Action mailed January 2, 2004, the present Amendment is being filed. Following entry of this Amendment, reconsideration of the claims as amended is respectfully requested.

The Patent and Trademark Office is authorized to charge any additional fee(s) required to secure entry of this Amendment, or to credit any overpayment, to Deposit Account No. 18-0882.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this Amendment.

Remarks/Arguments begin on page 25 of this Amendment.